Appln. No. 09/688,694
Amdt. dated January 12, 2006
Reply to Office Action of July 14, 2005 and a Notice of Panel Decision
from Pre-Appeal Brief Review mailed December 13, 2005

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-18 **(Canceled)**

Claim 19 **(Currently Amended)**:   A computer implemented method for providing one or more tailored incentives to a customer in response to a customer request, the computer implemented method comprising the steps of:

receiving a request from a customer, wherein the request is received by a provider or provider representative;

retrieving account data associated with the customer in response to the request where the account data is displayed on a graphical user interface, wherein the account data is verified for the customer;

identifying the request as a request type, at a type module, where the request type identifies the customer's current situation;

identifying the customer as a customer segment, at a customer segment module, where the customer segment identifies the customer's past behavior;

identifying one or more incentives, at an incentive module, based on the request type at an incentive module, the customer segment and one or more profitability factors associated with a the provider of the one or more incentives; and

offering the customer at least one of the identified one or more incentives for retaining the customer in response to the request, wherein the request is a request to terminate a relationship with the provider.

Claim 20 **(Canceled)**:

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Claim 21 (**Previously Presented**):   The method of claim 19, wherein the one or more

incentives comprises a product offered by a financial institution.

Claim 22 (**Previously Presented**):   The method of claim 19, wherein the step of identifying the

customer as a customer segment, further comprises the step of:

assigning a value to the customer based on at least one of customer payment history,

customer payment habit, customer behavior data and credit bureau score.

Claim 23 (**Previously Presented**):   The method of claim 19, wherein the step of identifying the

customer as a customer segment, further comprises the step of:

considering information related to at least one of customer delinquency data and

customer attrition data.

Claim 24 (**Previously Presented**):   The method of claim 19, further comprising the step of:

offering the customer another one of the identified one or more incentives for retaining

the customer in response to the request.

Claim 25 (**Previously Presented**):   The method of claim 19, wherein the step of identifying

one or more incentives further comprises the step of:

applying one or more restrictions on the one or more incentives based on the one or more

profitability factors.

Claim 26 (**Previously Presented**):   The method of claim 19, wherein the request comprises one

or more of a telephone call and Internet communication.

Claim 27 (**Previously Presented**):   The method of claim 19, wherein the one or more

profitability factors comprise one or more of customer payment delinquency and customer ability

to pay.

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Claim 28 **(Previously Presented)**:   The method of claim 19, wherein the step of identifying the request further comprising the step of:

identifying a product associated with the customer, wherein the one or more incentives comprises an adjustment to the product.

Claim 29 **(Currently Amended)**:   A computer implemented system for providing one or more tailored incentives to a customer in response to a customer request, the computer implemented system comprising:

a graphical user interface that displays account data associated with a customer, in response to a request from a customer, wherein the request is received by a provider or provider representative and wherein the account data is verified for the customer;

a type module for identifying the request as a request type, where the request type identifies the customer's current situation;

a customer segmentation module for identifying the customer as a customer segment, where the customer segment identifies the customer's past behavior; and

an incentive module for identifying one or more incentives based on the request type, the customer segment and one or more profitability factors associated with a the provider of the one or more incentives and wherein the customer is offered at least one of the identified one or more incentives for retaining the customer in response to the request, wherein the request is a request to terminate a relationship with the provider.

Claim 30 **(Canceled)**:

Claim 31 **(Previously Presented)**:   The system of claim 29, wherein the one or more incentives comprises a product offered by a financial institution.

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Claim 32 **(Previously Presented)**:   The system of claim 29, wherein the customer is assigned a

value based on at least one of customer payment history, customer payment habit, customer

behavior data and credit bureau score.

Claim 33 **(Previously Presented)**:   The system of claim 29, wherein the customer

segmentation module considers information related to at least one of customer delinquency data

and customer attrition data.

Claim 34 **(Previously Presented)**:   The system of claim 29, wherein the customer is offered

another one of the identified one or more incentives for retaining the customer in response to the

request.

Claim 35 **(Previously Presented)**:   The system of claim 29, wherein one or more restrictions is

applied on the one or more incentives based on the one or more profitability factors.

Claim 36 **(Previously Presented)**:   The system of claim 29, wherein the request comprises one

or more of a telephone call and Internet communication.

Claim 37 **(Previously Presented)**:   The system of claim 29, wherein the one or more

profitability factors comprise one or more of customer payment delinquency and customer ability

to pay.

Claim 38 **(Previously Presented)**:   The system of claim 29, wherein the request module further

identifies a product associated with the customer, wherein the one or more incentives comprises

an adjustment to the product.